

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
DOUGLAS, BARBARA ANN	§	Case No. 09-40438 BTR
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 09-40438 BTR Judge: BRENDA T. RHOADES
Case Name: DOUGLAS, BARBARA ANN

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 02/17/09 (f)
341(a) Meeting Date: 03/20/09
Claims Bar Date: 09/21/09

For Period Ending: 01/27/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. LOCATION: 3433 MUSTANG DRIVE, DENTON TX Debtor lists lien of \$168,514.01. FEDERAL EXEMPTIONS selected. Debtor Claimed 100% Exemption on Schedule C	180,700.00	0.00	DA	0.00	FA
2. VACATION VILLAS 4999 KYNG'S HEATH RD KISSIMMEE, FL Lien of \$13,762.04. No equity above costs of sale.	14,000.00	0.00	DA	0.00	FA
3. WACHOVIA BANK Zero balance listed on schedules.	0.00	0.00	DA	0.00	FA
4. WACHOVIA Zero balance listed on schedules.	0.00	0.00	DA	0.00	FA
5. HOUSEHOLD GOODS Itemized list per debtor's schedules Debtor Claimed 100% Exemption on Schedule C	3,300.00	0.00	DA	0.00	FA
6. BOOKS/COLLECTIBLES Books/shelves Debtor Claimed 100% Exemption on Schedule C	600.00	0.00	DA	0.00	FA
7. WEARING APPAREL Person 1 Debtor Claimed 100% Exemption on Schedule C	500.00	0.00	DA	0.00	FA
8. JEWELRY Debtor Claimed 100% Exemption on Schedule C	200.00	0.00	DA	0.00	FA
9. 2003 SUBARU FORESTER Owns vehicle outright. Debtor Claimed 100% Exemption on Schedule C	6,000.00	0.00	DA	0.00	FA
10. LAPTOP Debtor Claimed 100% Exemption on Schedule C	100.00	0.00	DA	0.00	FA
11. TOOLS	150.00	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 09-40438 BTR Judge: BRENDA T. RHOADES
Case Name: DOUGLAS, BARBARA ANN

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 02/17/09 (f)
341(a) Meeting Date: 03/20/09
Claims Bar Date: 09/21/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Debtor Claimed 100% Exemption on Schedule C					
12. TAX REFUND (u) Amended schedules reflect exemption amount of \$6,265.00. Nonexempt portion retained by estate (\$2,577.40). Upon Trustee's motion/order, exemption portion made to Debtor in advance of final distribution.	6,265.00	2,577.40		8,842.40	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		1.77	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$211,815.00	\$2,577.40	\$8,844.17	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST: 01/27/2012 period: The one asset administered in this case is the portion of the 2008 tax refund not exempted due to exhausting the Federal wildcard available. Debtor amended schedules to exempt this portion, and upon Trustee's Motion/Court Order, exemption paid to Debtor prior to final report. Claims reviewed and objections filed/orders granted.

Initial Projected Date of Final Report (TFR): 03/31/12 Current Projected Date of Final Report (TFR): 03/31/12

/s/ Michelle H. Chow, Trustee

Date: 01/27/12

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 09-40438 -BTR
Case Name: DOUGLAS, BARBARA ANN

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****8014 BofA - Money Market Account

Taxpayer ID No: *****3118
For Period Ending: 01/27/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/09/09	12	US Treasury Austin TX	2008 tax refund	1224-000	8,842.40		8,842.40
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		8,842.55
07/27/09	000101	BARBARA ANN DOUGLAS 4251 FM 2181 #230-502 CORINTH, TX 76210	Per order 07/21/09 Order Granting Trustee's Motion to Pay \$6,265.00 to the Debtor for her Portion of the 2008 tax refund	8100-002		6,265.00	2,577.55
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.21		2,577.76
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,577.83
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,577.89
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,577.95
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,578.02
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,578.09
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,578.15
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,578.21
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,578.28
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,578.34
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,578.40
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,578.47
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,578.53
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,578.60
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,578.66
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,578.72
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,578.79
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,578.86
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,578.93
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,578.95
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,578.97
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,578.99

Page Subtotals 8,843.99 6,265.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 09-40438 -BTR
Case Name: DOUGLAS, BARBARA ANN

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****8014 BofA - Money Market Account

Taxpayer ID No: *****3118
For Period Ending: 01/27/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,579.01
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,579.03
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,579.05
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,579.07
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,579.09
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,579.11
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		3.29	2,575.82
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,575.84
11/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		3.18	2,572.66
12/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,572.68
12/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		3.17	2,569.51
01/27/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		2,569.53
01/27/12		Transfer to Acct #*****9007	Final Posting Transfer	9999-000		2,569.53	0.00

COLUMN TOTALS	8,844.17	8,844.17	0.00
Less: Bank Transfers/CD's	<u>0.00</u>	<u>2,569.53</u>	
Subtotal	8,844.17	6,274.64	
Less: Payments to Debtors		<u>6,265.00</u>	
Net	8,844.17	9.64	

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 09-40438 -BTR
Case Name: DOUGLAS, BARBARA ANN

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9007 BofA - Checking Account

Taxpayer ID No: *****3118
For Period Ending: 01/27/12

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/27/12		Transfer from Acct #*****8014	BALANCE FORWARD Transfer In From MMA Account	9999-000	2,569.53		0.00 2,569.53

COLUMN TOTALS	2,569.53	0.00	2,569.53
Less: Bank Transfers/CD's	2,569.53	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
BofA - Money Market Account - *****8014		8,844.17	9.64	0.00
BofA - Checking Account - *****9007		0.00	0.00	2,569.53
		-----	-----	-----
		8,844.17	9.64	2,569.53
		=====	=====	=====
	(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 01/27/12
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 2,569.53 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: January 27, 2012

Case Number: 09-40438 Claim Number Sequence
 Debtor Name: DOUGLAS, BARBARA ANN
 Claims Bar Date: 09/21/09

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
999 8100-00	BARBARA ANN DOUGLAS 4251 FM 2181 #230-502 CORINTH, TX 76210	Unsecured Per Order 07/21/09 Pay Debtor's Exempt Portion	4429738014	\$6,265.00 07/27/09 101	\$6,265.00 6,265.00	\$0.00
000001 070 7100-00	CIT Technology Financing Services, Inc. c/o Weltman, Weinbert & Reis, Co. 175 S. Third St., Suite 900 Columbus, OH 43215	Unsecured		\$58,791.21	\$0.00	\$58,791.21
000002 070 7100-00	Jack Morse 2017 Hollystone Drive Tyler, TX 75703	Unsecured Order 12/12/01 #30 Disallow in entirety		\$27,600.00	\$0.00	\$27,600.00
000003 070 7100-00	Drewa Designs, Inc.	Unsecured personal gaurantee attached to POC		\$9,176.16	\$0.00	\$9,176.16
000004 070 7100-00	Page, Mracheck, Fitzgerald & Rose, P.A. 505 S. Flagler Drive, Suite 600 West Palm Beach, FL 33401	Unsecured		\$55,430.26	\$0.00	\$55,430.26
000005 070 7100-00	Chase Bank USA NA PO BOX 15145 Wilmington DE 19850-5145	Unsecured		\$2,069.05	\$0.00	\$2,069.05
000006 070 7100-00	Katherin Schutzmann 50 W. Terrace Drive Houston, TX 77007	Unsecured Order 12/12/11 #31 disallow in entirety		\$5,000.00	\$0.00	\$5,000.00
000007 070 7100-00	Oris Tech PO Box 310069 New Braunfels, TX 78131	Unsecured Order 12/12/11 #32 disallow in entirety		\$5,226.97	\$0.00	\$5,226.97
000008 070 7100-00	Robert Panzarella 2306 Woods Estate Humble, TX 77339	Unsecured Order 12/12/11 #33 disallow in entirety		\$18,900.00	\$0.00	\$18,900.00
000009 070 7100-00	Vasco Cheuk 606 Reinicke Street Houston, TX 77007	Unsecured Order 12/12/11 #34 disallow in entirety		\$21,800.00	\$0.00	\$21,800.00
000010 070 7100-00	Ann Gerges 606 Reinicke Street Houston, TX 77007	Unsecured Order 12/12/11 #35 disallow in entirety		\$19,877.02	\$0.00	\$19,877.02

Claim Number Sequence

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-40438 BTR

Case Name: DOUGLAS, BARBARA ANN

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	CIT Technology Financing Services, Inc.	\$ _____	\$ _____	\$ _____
000003	Drewa Designs, Inc.	\$ _____	\$ _____	\$ _____
000004	Page, Mracheck, Fitzgerald & Rose, P.A.	\$ _____	\$ _____	\$ _____
000005	Chase Bank USA NA	\$ _____	\$ _____	\$ _____
000012	Gerald Delk	\$ _____	\$ _____	\$ _____
000013	Peter Cuniowski	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE